

Debtor 1 Ronald W. Hallas, Jr.

Debtor 2 Kristen M. Hallas  
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of PA  
(State)

Case number 16-22388

## Form 4100R

**Response to Notice of Final Cure Payment**

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

**Part 1: Mortgage Information**

Name of creditor: KeyBank N.A., as s/b/m to First Niagara Bank, NA Court claim no. (if known): 14

Last 4 digits of any number you use to identify the debtor's account: 9 2 2 5

Property address: 900 Pineview Dr  
Number Street

Elizabeth PA 15037  
City State ZIP Code

**Part 2: Prepetition Default Payments**

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ \_\_\_\_\_

**Part 3: Postpetition Mortgage Payment**

Check one:

- ☒ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 09/15/2021  
MM / DD / YYYY

- ☐ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$ \_\_\_\_\_
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ 0.00
- c. Total. Add lines a and b. (c) \$ 0.00

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

\_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_  
MM / DD / YYYY

Debtor 1 Ronald W. Hallas, Jr. Case number (if known) 16-22388  
First Name Middle Name Last Name

**Part 4: Itemized Payment History**

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

**Part 5: Sign Here**

**The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.**

Check the appropriate box::

- ☒ I am the creditor.  
☐ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.**

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

**X** Alexis Romero  
Signature

Date 09 / 15 / 2021

Print Alexis Romero Romero Title Senior Specialist  
First Name Middle Name Last Name

Company KeyBank N.A.

**If different from the notice address listed on the proof of claim to which this response applies:**

Address 4910 Tiedeman Road  
Number Street

Brooklyn OH 44144  
City State ZIP Code

Contact phone (866) 325-9723

Email BK\_SPECIALISTS@KEYBANK.COM

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA (Pittsburgh)

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In Re: Ronald W Hallas, Jr.  
Kristen M. Hallas

Debtor(s).

Case No. 16-22388

Chapter 13

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**CERTIFICATE OF SERVICE**

I hereby certify that on 09/15/2021, I electronically filed a Response to Notice of Final Cure with the Clerk of the Bankruptcy Court using the CM/ECF system which sent electronic notification of such filing to the following:

Debtor(s) Attorney  
Dennis J. Spyra  
119 First Ave  
Pittsburgh, PA 15222

Trustee  
Ronda J. Winnecour  
Suite 3250, USX Tower  
600 Grant Street  
Pittsburgh, PA 15219

And, I hereby certify that I have mailed via the United States Postal Service the Response to Notice of Final Cure to the following non CM/ECF participants:

Debtor

Ronald W Hallas, Jr.  
Kristen M. Hallas  
900 Pineview Drive  
Elizabeth, PA 15037

/s/Alexis Romero  
Bankruptcy Specialist  
KeyBank N.A.